

CONOVER NEIGHBOR



November 2014

Western Piedmont Council of Governments Mortgage Payment Program

Help is still available for homeowners who have experienced a hardship and may be worried about paying their mortgages or who might already be behind on their payments. Even better news is the assistance is expected to last longer than originally planned. Last week North Carolina Housing Finance Agency (NCHFA) announced that it now expects the Foreclosure Prevention Fund Programs to possibly last until June 2016. The primary program offered in NC through the fund is the Mortgage Payment Program (MPP). Western Piedmont Council of Governments (WPCOG) is one of three agencies in the state that helped pilot the MPP program and can help guide area residents through the application process. Since the program began WPCOG has assisted more than 600 homeowners in Alexander, Burke, Caldwell, and Catawba counties.

How would a homeowner qualify? Any North Carolina resident who has experienced a hardship such as a layoff, death, divorce, separation, or illness should check into the program. Those transitioning from the military or experiencing a furlough could possibly qualify as well. Depending on whether the homeowner is searching for work or attending school for retraining the possible assistance varies from 18 to 36 months with a maximum of \$36,000 available for qualified recipients.

Homeowners often assume their circumstances won't fit and then they don't apply. However, this program works for many different situations. Common reasons homeowners disregard the program tend to be; they aren't behind on their mortgages, they have a spouse who is working or drawing income, or they have some savings and think they must deplete their funds first. None of these are barriers to applying to the program. Every situation is different.

Basic eligibility requirements for the program include: The home the applicant is seeking assistance for is the primary residence, all mortgages on the home total less than \$300,000, and the homeowner has experienced a job-related hardship since Jan. 1, 2008. A homeowner's payment history on their mortgage during the six months prior to their hardship is also considered.

For more details on the Mortgage Payment Program, call Western Piedmont Council of Governments at 828.485.4268. Also see www.wpcog.org or <http://www.ncforeclosureprevention.gov/> for additional information on the program.

(In October 2010 the North Carolina Housing Finance Agency (NCHFA) launched its mortgage assistance program funded through the US Department of Treasury's Hardest Hit Fund. North Carolina received \$482.8 million with the hopes of helping 21,000 or more homeowners in the state. Currently more than 17,000 homeowners have been assisted.)

Planning Ahead:

City Council:	Meets the first Monday of each month at 7 p.m. at Conover City Hall
Planning Board:	Meets the third Tuesday of each month at 7 p.m. at Conover City Hall

"This institution is an equal opportunity provider and employer."

Code Enforcement



Keeping our vehicles in good working order helps keep our water clean. Leaking oil from a car or truck gets washed from the street into the storm drain and into our lakes, rivers, and streams. Now imagine the number of cars in the area and you can imagine the amount of oil that finds its way from leaky gaskets into our water.

Oil doesn't dissolve in water. It lasts a long time and sticks to everything from beach sand to bird feathers. Oil and petroleum products are toxic to people, wildlife, and plants. One quart of motor oil can pollute 250,000 gallons of water, and one gallon of gasoline can pollute 750,000 gallons of water!

Used motor oil is the largest single source of oil pollution in lakes, streams, and rivers. Americans spill 180 million gallons of used oil each year into the nation's waters. This is 16 times the amount spilled by the Exxon Valdez in Alaska!

Help preserve our waterways by checking for oil leaks from your vehicle regularly and fix them promptly! Never dispose of oil or other engine fluids down the storm drain, on the ground, or into a ditch. Most auto parts stores provide a place to recycle your used or unused motor oil free of charge.

Use ground covers or drip pans beneath your vehicle if you have leaks or are doing engine work. Clean up spills and prevent leaks and you will help preserve our waterways for the community and the future.

Holiday Safety Tips

This holiday season, don't let the spirit of giving lull you into giving burglars a better chance to do their dirty work. Crooks love the holidays as much as everyone else, especially because it's an opportune time for crime. Here are some tips on how to celebrate safely this holiday season:

- If you are traveling ask a neighbor to watch your home and collect your mail and newspapers for you. Also, set automatic light timers on interior lights.
- If you are out for the evening turn on lights and a radio or TV so it looks like someone is home. Remember, always lock your vehicle and store all items out of sight whether you're at home or out shopping. Anything left in plain view, from your holiday gifts to spare change, may tempt a thief.
- Take a holiday inventory. The holidays are a good time to update or create your home inventory. Take photos of items like your TVs, VCRs, jewelry, and anything of value. If your home is burglarized, having a detailed inventory can help identify stolen items and make insurance claims easier to file.
- Last but not least, don't let holiday stress get the best of your holiday spirit. Make time to get together with family, friends, and neighbors. Think about reaching out in the spirit of the season and helping someone who's less fortunate by considering a toy donation for the Santa Cops Program. This annual event sponsored by the Conover Police Department provides children with an unforgettable Christmas and helps provide presents to over 150 children per year. More information can be found on the City's website at: www.conoverncc.gov or www.facebook.com/SantaCops

